

## The Daily Ardmoreite

By The  
ARDMORE PUBLISHING CO.  
SIDNEY HUGHES, President  
V. C. HUGHES, Vice President  
JOHN F. KASLEY, Editor

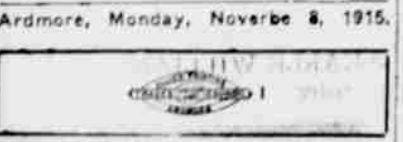
THE OFFICIAL PAPER  
Of Carter County and the City of  
Ardmore

If it is in The Ardmoreite, it is legal  
Entered at the Postoffice at Ardmore as  
Second-Class Matter

TERMS OF SUBSCRIPTION  
The Daily Ardmoreite  
One Year \$5.00  
One Month .50  
One Week .15  
Payable in Advance  
The Weekly Ardmoreite  
One Year, by mail \$1.00  
Six Months .50  
Three Months .25  
Payable in Advance

Any erroneous reflection on the character, standing or reputation of any person, firm or corporation, which may appear in the columns of The Ardmoreite, will be gladly corrected upon its being brought to the attention of the management.

Business Manager's Office \$30  
City Editor's Office \$15  
Ardmore, Monday, November 8, 1915.



## FAULT OF EAST SIDE FARMERS

The recent startling statements of the comptroller of the currency, calling attention to the practice followed by many banks of charging exorbitant and usurious rates of interest, has just aroused the indignation of the people. An examination of the cases reported to the department at Washington will doubtless disclose the fact that the majority of these loans have been made to farmers. The report shows that a larger per cent of the banks of Oklahoma indulge in this practice than in the case in any other state of the nation. While there may be dispute as to the rank we are entitled to claim in the production of oil or coal or wheat, or any of the many other activities of life, there is no question as to the place we occupy in the matter of charging usury. We have rank first and there is no other state sufficiently close to us as to seriously threaten our continued supremacy. While we are not in possession of the figures, we feel safe in declaring that three-fourths of all such loans made in Oklahoma have been made to farmers and tenants on farms.

There seems to be a pretty well defined relation between tenancy and usury. Wherever the latter is practiced the former is found, and the extent to which usury is demanded pretty correctly determines the degree to which tenancy abounds. That neither is necessary to the growth and development of a community no one will deny, that both should be eliminated from our community life all will agree. Probably no other one thing exerts such power of converting one into a good and useful citizen as home-owning. It is impossible that any homeless man, who year after year goes forth in quest of a temporary shelter for himself and family, should feel and take the interest in his government that ought to be the portion of every good citizen. In him the fires of patriotism constantly grow less fervent until he loses interest in government and too frequently becomes its avowed enemy.

Looking this situation squarely in the face, and seeking to remedy the threatening evil, the legislature at its last session passed a law that should be given the widest possible publicity. The statute is commonly known as the "Home Ownership Law." Under its provisions the Board of School Land Commissioners is empowered to make loans to persons who are earnestly trying to procure homes. The money is loaned at a low rate of interest and on twenty-three and a half years' time. The borrower, in addition to paying the interest, annually pays a small portion of the principal so that upon the expiration of the time of the loan his entire note is retired. The total amount he annually pays is less than the legal contract rate of interest allowed by our laws. The borrower is required to obtain the money elsewhere to pay one-half of the purchase price of the land and for any improvements thereon. This provision is made necessary to conform to the terms of the constitution which de-

clares that "in no case shall more than fifty per centum of the reasonable valuation of the lands without improvements be loaned on any tract." Governor Williams calls attention to the fact that there is now available for such loans \$519,421.48 and urges the people to avail themselves of the benefit of this law.

In calling the attention of our readers to this law we desire to especially direct the attention of farmers of the eastern half of the state to the fact that they have woefully neglected their opportunities in procuring money from the state at low rates of interest. In the early days of state government the school land commissioners apportioned the loanable school funds to the various counties on a basis of population. Most of the counties of the west side long ago borrowed all of their share of the fund and in a number of counties many additional loans have been made. On the other hand, very few of the counties of the east side have borrowed the portion assigned to them. Referring again to the statement of the governor, it appears that there are thirty-eight counties of the state that have not borrowed the amount apportioned to them, and of these counties eight are in the western half of the state and thirty in the east half. It is not fair to charge the commissioners with displaying partiality, for they are as anxious to loan in one county as in another. The fault is to be found with the people who shut their eyes to these opportunities. In safeguarding these loans it is necessary that great care be exercised and many impatient borrowers indulge in the criticism that "too much red tape" is used. The same method is used in all the counties and those farmers living in western Oklahoma are willing and anxious to conform to the rules of the department in order to get cheap money. They anticipate their need and make application in ample time to have their applications properly inspected. Our farmers of Carter county and neighboring counties should awake to the importance of this matter and profit accordingly.

In no section of the state is their greater need for the application of the "home ownership" principle than in this portion. Will our farmers take advantage of the proffered opportunity? If the past is a correct index of the future, we fear the answer to the question will be "No." On the sixth day of October the school land commissioners approved loans under the new law for amounts aggregating \$12,200, every dollar of which went to farmers living in counties that are embraced in what was originally Oklahoma territory. Why? Was it because the commissioners were unfair to farmers of the east side? Assuredly not, for a majority of the members of the board live on the east side, and if they were in the least biased it would be in favor of their neighbors. There is but one correct reason, and that is to be found in the fact that our people are neglecting and refusing the offer.

This law is a wholesome one, and if properly appreciated by our people will prove a benefaction to the state. Those entrusted with its administration are doing all they can to make the law accomplish its mission, but they can only move after the people have acted. Interested in the substantial and proper development and growth of the state, realizing that this will be greatly aided by increasing the number of our home-owning population, and believing in the efficacy of this law as a corrective of many of our evils, The Ardmoreite urges each of its rural readers in need of this money, who can, to avail himself of the opportunity now presented.

## How to Prevent Croup.

It may be a surprise to you to learn that in many cases croup can be prevented. Mrs. H. M. Johns, Elida, Ohio, relates her experience as follows: "My little boys is subject to croup. During the past winter I kept a bottle of Chamberlain's Cough Remedy in the house, and when he began having that croupy cough, I would give him one or two doses of it, and it would break the attack. I like it better for children than any other cough medicine because children take it willingly, and it is safe and reliable." Obtainable everywhere.

## OIL FROM PEANUTS

Goobar Crop Profitable in Bryan County.

Durant, Okla., Nov. 7.—The peanut crop in Bryan county this year will by far surpass all other local peanut crops. The acreage is large and the yield will be from forty to sixty bushels an acre throughout the entire county. Farmers are finding a ready sale for the crop at from 50 to 60 cents per bushel.

A Durant cotton oil mill is trying an experiment this year; is buying up peanuts and making oil out of them. The company anticipates that the experiment will be profitable and the farmers will find a ready market for their peanuts and at a good price. Peanut hay, which is a very valuable



## SEE THIS WORLD WONDER

Manufacturer, Middleman, Merchant or Professional man—you should see the San Francisco Exposition. Through

## WESTERN UNION

you are always within a few minutes of home and business.

Telegrams, Day Letters, Night Letters, Cablegrams, Money Transferred by wire.

## THE WESTERN UNION TELEGRAPH CO.

feed for cattle, will average nearly two tons per acre. There is a ready sale for the hay at \$8 to \$10 per ton. The farmers realize that this is a very profitable crop to raise in Bryan county and next year many more acres will be planted.

W. A. Durant is called "Peanut King" in Bryan county, because he was the first man in the county to start raising peanuts on a large scale. He has a large acreage this year and they are turning out well.

## Distress in the Stomach.

There are many people who have a distress in the stomach after meals. It is due to indigestion and easily remedied by taking one of Chamberlain's Tablets after meals. Mrs. Henry Padgham, Victor, N. Y., writes: "For some time I was troubled with headache and distress in my stomach after eating, also with constipation. About six months ago I began taking Chamberlain's Tablets. They regulated the action of my bowels and the headache and other annoyances ceased in a short time." Obtainable everywhere.

## Reserved Seats.

Reserve your seats at Ringer's for the second number of the Lyceum Course. Grand Opera Artists. Individual tickets may be reserved for this number.

A tight feeling in the chest, accompanied by a short, dry cough, indicates an inflamed condition in the lungs. To relieve it, buy the dollar size RALFARD'S HOREHOUND SYRUP; you get with each bottle a free HER-RICK'S RED PEPPER POROUS PLASTER for the chest. The syrup relaxes the tightness and the plaster draws out the inflammation. It is an ideal combination for curing colds settled in the lungs. Sold by Bomar Drug Co.

## Attention Odd Fellows.

Business meeting of Ardmore Lodge No. 5 I. O. O. F. at 7:30 o'clock to-night at the office rooms of Spragins & Lewis, opposite post office.

## H. R. PARKER, N. G.

GEO. L. DYER, Secretary.

PAY YOUR GAS BILLS BEFORE THE TENTH AND SAVE THE PENALTY. OFFICE HOURS 8 A. M. to 5 P. M. 10th, 8 A. M. to 5 P. M.

## Confederate Veterans Meet.

The confederate veterans met yesterday afternoon at the court house and enjoyed another one of those semi-monthly musical entertainments. It was the day of a regular session of the John H. Morgan Camp, and upon being called to order and invocation pronounced by the Rev. Burns of the Christian Church, the business routine of the camp was soon dispatched and the right of way was given to the following program as arranged by Mrs. Daisy Maud Webb Hammond:

Vocal Solo.....Miss Vida Booth  
Piano Solo.....Miss Virginia Bivens  
Vocal Solo.....Miss Mae Taylor  
Vocal Solo.....Miss Gladys Holden

Each of these promptly responded as their names were called. The personnel of this program were pupils of Mrs. Daisy Maud Webb Hammond, and we could but remark how admirably they controlled their vocal powers in the use of their varied notes, evincing the value of an efficient pre-

ceptor. The Rev. Mr. Burns was on the program for a speech, and when it came his time, instead of delivering a speech of his own, he had chosen that celebrated one of Henry W. Grady, "The New South," to read. Before reading, however, he made some appropriate prefatory remarks in which he paid a splendid tribute to the author of this famous speech. Mr. Burns made quite a favorable impression upon the old soldiers, by his affable manner and plausible address. There chanced to be in the audience a visiting comrade, unknown to the chairman, and he asked permission to say a few words, this being granted, he pointed to a small confederate flag that was mounted on the opposite side of the wall, and with dramatic effect exclaimed, "I followed that flag for four years, the symbol of a principle that I yet cherish," and for several minutes he delivered himself of sentiments that were very pronounced in confederate tone—this talk met with great applause.

After adjournment we ascertained that this comrade was a member of a camp of the U. C. V's in Oklahoma City and during the Civil War he served the confederacy as a member of the redoubtable Louisiana Tigers.

The Quinine That Does Not Affect The Head Because of its tonic and laxative effect, LAXATIVE BROMO QUININE is better than ordinary Quinine and does not cause nervousness nor ringing in head. Remember the full name and look for the signature of R. W. GROVE. 25c.

Grand Opera Quartette at High School Auditorium, Tuesday evening, November 9. Adult tickets for remaining five numbers, \$2. Student tickets 75c. Single admission 75c. Balcony: Adults, 50c., children 25c. Reserved seats now on sale at Ringer's Drug Store.

## SALE

OF UNALLOTTED LANDS AND SURFACE OF SEGREGATED COAL AND ASPHALT LAND AREA BELONGING TO THE CHOCTAW AND CHICKASAW TRIBES, EASTERN OKLAHOMA, BY THE UNITED STATES GOVERNMENT.

There will be sold at public auction to the highest bidder at different railroad points in the Choctaw and Chickasaw Nations, in eastern Oklahoma, from January 3, 1916, to January 31, 1916, inclusive, 21,700 acres of unallotted lands and 154,800 acres of the surface of the segregated coal and asphalt lands belonging to the Choctaw and Chickasaw tribes of Indians, at not less than the appraised value. No person can purchase more than 160 acres of agricultural land, nor more than 640 acres of grazing land. Residence on land not required. Bids can be submitted in person or by mail, accompanied by a certified check or bank draft for 25 per cent of the amount of the bid. Terms on sale of surface of coal and asphalt lands 25 per cent cash, 25 per cent within one year, and balance within two years from date of sale, and terms of sale of unallotted lands 25 per cent cash at time of sale and balance in three equal annual installments of 25 per cent each, payable in one, two and three years from date of sale. Only the surface of the segregated coal and asphalt land area will be sold; the coal and asphalt underlying being reserved, except where the descriptive circular states that the coal and asphalt underlying will be sold with the surface. The entire estate in the unallotted lands will be sold without reservation. Where houses or other valuable improvements, not including fencing and tillage, are located on the surface of the coal and asphalt lands, the same will be sold with the land at not less than the combined appraised value, improvements to be paid for in full at time of sale. The right is reserved to reject any and all bids. For maps and full printed information, communicate with the superintendent for the Five Civilized Tribes, Muskogee, Oklahoma, Cato Selis, Commissioner of Indian Affairs.

## CLASSIFIED ADS

No Advertisement for this Column Amounting to Less Than One Dollar will be Accepted Unless the Cash Accompanies the Ad. Ads of that Amount to One Dollar will be Charged to Any Responsible Person.

## FOR RENT

FOR RENT—Nicely furnished room with board. Mrs. Warren, 132 A St., N. W. Phone 42. 7-3t

FOR RENT—One furnished room. Call at 619 West Main St. Phone 375. 5-3

FOR RENT—Modern dwelling, 8 rooms, northwest part of town. J. C. King & Co. 7-1t

ROOM & BOARD—Man and wife, or two young ladies. No. 11 Fourth Ave. N. W. Phone 919. 7-3

FOR RENT OR SALE—Five-room bungalow close in, on McLish. Phone 312. 8-3

TWO SOUTH ROOMS furnished for light housekeeping; modern. Call at 409 C St., N. W. Phone Blue 867. 7-3

WANTED—Couple to room and board. Gentlemen preferred. Modern conveniences; close in. 303 C St., N. W. Telephone 363. 7-3t

FOR RENT—At 601 C St. and Sixth Ave., N. W. 8-room modern house with barn and servants' room. E. E. Guillot. Phone 832. 7-3t

ELEGANTLY FURNISHED rooms, thoroughly modern, by day or week. Phone 331, East Broadway. Star rooms. 31-1m

## FINANCIAL

FARM LOANS—Plenty of money at low rates. W. B. Frame. 6-1m

MONEY TO LOAN—Plenty of it; long time, low rates. Redfield Realty & Loan Co. Phone 96. 1-1m

CITY LOANS—Home money, cheap. The Peoples Bldg. & Loan Assn., G. P. Selvidge, Secy. Phone red-310. Room 3, Guaranty Bank Bldg. 8t

## LOST AND FOUND.

LOST—Lady's solid gold cluster ring, size 7½. Has six small diamonds with sapphire in center. Will pay \$25 reward. O. S. Bailey, East Main St. Phone 714. 27-1t

## MISCELLANEOUS

WANTED—Clean white rags. Bring them to Ardmoreite office.

WANTED—1,000 men to let me write their fire, cyclone and auto insurance. T. C. Bridgman. 28-1m

WANTED TO RENT—A 4-room house. Let me know what you have. Address Box 311, or call phone 641. 8-3

WANTED—To do your building, loan you money on long time and low interest, free plans and specifications. W. D. Taliaferro, Contractor

FOR EXCHANGE—220 acres of Bryan County land for Ardmore property or business property. See I. R. Best. 7-3.

## BUSINESS OPPORTUNITIES

WANTED PARTNER, active or silent, to take an interest in the Gate City Laundry to be moved to Dallas, Tex. A good opening for the right man with \$1,200.00. Ineeda Steam Laundry, Denison, Texas. 7-3

## LIVESTOCK

ESTRAYED—Friday night, large red sow, weighs about 200 pounds. Telephone 879. 7-3t

FOR SERVICE—My fine Jersey bull. Will call for cows. C. P. Hall. Phone 366. 22-1m

MY FINE JERSEY BULL will make season at my barn on West Main street. Will call for cows. Phone blue-530. Will Cardwell. 4-1m

## PERSONAL

WILL THE LADY who was phoning for the agent of the Olson Rug Company please call 787 for interview. D. R. Edwards. 8-3

## For Sale.

Two nice building lots on Wolverton Ave., facing Seventh Ave., N. W. E. E. GUILLOT, No. 9, N. Washington St. 7-3t

In damp, chilly weather there is always a large demand for BALLARD'S SNOW LINIMENT because many people who know by experience its great relieving power in rheumatic aches and pains, prepare to apply it at the first twinge. Price 25c, 50c and \$1.00 per bottle. Sold by Bomar Drug Co.

## FOR SALE

I SELL AND RENT TYPEWRITERS. G. P. Selvidge, 18 W. Main. Phone 230

FOR SALE—One Ford Roadster in good condition. Palace Garage. Phone 242. 15t

FOR SALE—One coal heater and two gas heaters, fine condition and cheap. Phone 71. 19t

FOR SALE—My property corner B St. and Broadway, N. W. C. B. Gardenhire. Phone 477. 3-1m

FOR SALE—Rubber tire surrey, at a bargain. See J. J. Scott, E. Main St. Phone 360. 7-3t

FOR SALE—Dwellings and business property. Bargains if taken at once. See R. T. Dallas. 7-3

FOR SALE—My home place, N. Washington; 6 rooms, bath, concrete driveway to garage; three porches. A. M. Brady. 5-1t

FOR SALE—Horse and buggy, good milch cow, giving 2½ gallons daily, also Jersey heifer. See me for a bargain. Theodore Torgerson. Phone 404-J. 7-3

FOR SALE—4-room frame house, gas and lights in every room, city water at house and barn, lot 78x155, located on B St., N. W., between 7th and 8th Aves. See R. B. Cushmanbury. 7-3

NEW AND NICELY FURNISHED rooms for rent, by day, week or month; reasonable. Apply corner Broadway & Caddo streets. The Yale. 5-3

FOR SALE—15.00 cash and \$15.00 per month, low interest, new bungalow; handy to Ringling round house. Inquire law office Wm. G. Davisson, over postoffice. 11-1m

FOR SALE—Beautiful full cut tooth mounting diamond ring for gentleman, also lady's Tiffany Belcher mounting diamond ring. Very pretty and cheap. If taken now. Call for N. V. Jones, Phone Green 368. 7-3

## HELP WANTED

LADY AGENT for city work or traveling. Phone 103 between 12 and 2 p. m. 8-3

WANTED AT ONCE—A reliable man to work in general merchandise store. Address Box 9, Wirt, Okla. 3-1t

## REAL ESTATE

FOR REAL ESTATE, LOANS and Insurance, see E. E. Guillot, No. 9 North Washington street, Ardmore, Okla. Phone 832-L. 15-1m

Rub a sore throat with BALLARD'S SNOW LINIMENT. ONE or two applications will cure it completely. Price 25c, 50c and \$1.00 per bottle. Sold by Bomar Drug Co.

## Professional Cards

J. T. COLEMAN  
Special and prompt attention given to probate and land matters. Office, Baird Bldg., rooms 2, 3, and 4 ARDMORE, OKLAHOMA

N. B. RUHL, M. D.  
Electro-Therapeutic And Homeopathic Graduate  
Special Attention given Catarrhs, Chronic Diseases and Rheumatism  
Office at Residence  
113 A St., S. W., Ardmore, Okla.  
Phone Blue 330

OKLAHOMA, NEW MEXICO & PACIFIC RAILWAY COMPANY

TIME TABLE No. 6  
In Effect 12:01 a. m., October 5, 1915.  
Supersedes Time Table No. 5 of September 6, 1914

Westbound	T. T. No. 6	Eastbound	No. 3 No. 1 Effective 12:01 No. 2 No. 4
Passenger	Daily	Wednesday October 6th 1915.	Passenger Daily
P.M. A.M.	STATIONS	A.M. P.M.	Ar. Ar.
3:00 7:00	Ardmore	10:30 6:50	
	2.0		
2:05 7:04	West Ardmore	10:25 6:44	
3:00 7:25	Lone Grove	10:05 6:20	
4:05 7:55	Wilton	9:35 5:50	
4:45 8:35	Ringling	8:55 5:15	
P.M. A.M.	STATIONS	A.M. P.M.	Ar. Ar.

W. J. STONEBURNER,  
Gen. Superintendent

## M a d a m :

If you've always purchased your food supplies by the old credit system, you have no doubt often thought there must be some better way. There is—we're here to point that way out to you.

Cash Echols :: Grocer  
(Business almost doubled last month)

## New Keg Herring

Phones 174-134 FELKER'S 174-134